

Certificate Number: 02998-PAM-DE-033140182  
Bankruptcy Case Number: 19-02479



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## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on July 22, 2019, at 10:43 o'clock AM EDT, Charles E Howard completed a course on personal financial management given by telephone by Consumer Education Services, Inc., DBA Start Fresh Today/DBA Affordable Bankruptcy Course, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: July 22, 2019 By: /s/Erick Clark

Name: Erick Clark

Title: Counselor